

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

BERNARD JOHNSON, JR.
TAMIKA MAYLOR-JOHNSON
Debtor(s)

Case No. 15-36950

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/30/2015.
- 2) The plan was confirmed on 02/11/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 09/21/2017.
- 6) Number of months from filing to last payment: 23.
- 7) Number of months case was pending: 25.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$7,200.00
Less amount refunded to debtor	\$468.20

NET RECEIPTS: **\$6,731.80**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$305.88
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,305.88**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Acceptance Now	Unsecured	1,921.00	NA	NA	0.00	0.00
Acceptance Now	Secured	2,000.00	NA	2,000.00	1,282.08	60.96
ADVOCATE CHRIST MEDICAL CENT	Unsecured	475.00	NA	NA	0.00	0.00
ALL CREDIT LENDERS	Unsecured	320.00	NA	NA	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	510.00	510.00	0.00	0.00
AVANT CREDIT CORPORATI	Unsecured	1,700.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	598.00	NA	NA	0.00	0.00
CASHNET USA	Unsecured	200.00	NA	NA	0.00	0.00
CHECK N GO	Unsecured	2,000.00	1,890.15	1,890.15	0.00	0.00
Choice Recovery, Inc	Unsecured	268.00	NA	NA	0.00	0.00
COMCAST	Unsecured	169.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	201.00	373.11	373.11	0.00	0.00
CREDIT ONE BANK	Unsecured	339.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CO L	Unsecured	51.00	NA	NA	0.00	0.00
EXETER FINANCE CORP	Secured	NA	18,721.19	18,721.19	0.00	0.00
EXETER FINANCE CORP	Secured	18,325.00	982.54	907.08	907.08	146.82
EXETER FINANCE LLC	Unsecured	18,158.00	9,196.66	9,196.66	0.00	0.00
Great Eagle Lending	Unsecured	165.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	408.00	408.35	408.35	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	528.00	528.15	528.15	0.00	0.00
LOAN EXPRESS	Unsecured	452.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	558.00	603.31	603.31	0.00	0.00
M3 FINANCIAL SVCS	Unsecured	829.00	NA	NA	0.00	0.00
MIDWEST TITLE LOAN	Unsecured	4,656.00	NA	NA	0.00	0.00
North Star Finance	Unsecured	300.00	NA	NA	0.00	0.00
OPPORTUNITY FINANCIAL LLC	Unsecured	300.00	617.16	617.16	0.00	0.00
PENN CREDIT CORP	Unsecured	254.00	NA	NA	0.00	0.00
PLAZA SERVICES	Unsecured	300.00	0.00	0.00	0.00	0.00
PRESTIGE FINANCIAL SVC	Unsecured	NA	10,611.48	10,611.48	28.98	0.00
PRESTIGE FINANCIAL SVC	Secured	14,091.00	0.00	0.00	0.00	0.00
SGQ LTD	Unsecured	280.00	NA	NA	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SPOT LOAN	Unsecured	300.00	0.00	0.00	0.00	0.00
T-MOBILE/T-MOBILE USA INC	Unsecured	NA	51.35	51.35	0.00	0.00
UNIVERSITY OF CHICAGO MEDICINE	Unsecured	204.00	828.86	828.86	0.00	0.00
UNIVERSITY OF ILLINOIS	Unsecured	333.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	19,600.00	20,286.84	20,286.84	0.00	0.00
VADIM GOSHKO DMP	Unsecured	2,000.00	NA	NA	0.00	0.00
WTJ Capital LLC	Unsecured	300.00	NA	NA	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$19,628.27	\$907.08	\$146.82
All Other Secured	\$2,000.00	\$1,282.08	\$60.96
TOTAL SECURED:	\$21,628.27	\$2,189.16	\$207.78
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$45,905.42	\$28.98	\$0.00

<u>Disbursements:</u>		
Expenses of Administration	<u>\$4,305.88</u>	
Disbursements to Creditors	<u>\$2,425.92</u>	
TOTAL DISBURSEMENTS :		<u>\$6,731.80</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/06/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.